



Critical Illness: EquiLiving

Adult Policies

If an EquiLiving policy is in effect and your client is diagnosed with a covered critical condition and satisfies all requirements for that condition, they will receive a lump sum payment. Your client can use the benefit payment any way they wish to make living with a life-altering condition more comfortable.

Target market	<ul style="list-style-type: none"> • Individuals seeking to reduce the impact of a critical illness on their financial plans • Business owners planning for the continuation of their business in case a critical illness strikes 	
Adult Policies 26 Covered Critical Conditions	<ul style="list-style-type: none"> • Acquired Brain Injury • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour • Blindness • Cancer • Coma • Coronary Artery Bypass Surgery • Deafness • Dementia, including Alzheimer’s Disease • Heart Attack (Acute Myocardial Infarction) • Heart Valve Replacement or Repair • Kidney Failure 	<ul style="list-style-type: none"> • Loss of Independent Existence • Loss of Limbs • Loss of Speech • Major Organ Failure on Waiting List • Major Organ Transplant • Motor Neuron Disease • Multiple Sclerosis • Occupational HIV Infection • Paralysis • Parkinson’s Disease and Specified Atypical Parkinsonian Disorders • Severe Burns • Stroke (Cerebrovascular Accident)
8 Early Detection Benefit Covered Conditions	<p>The early detection benefit will pay the lesser of 15% of the EquiLiving face amount and \$50,000 following diagnosis and satisfying all requirements of one of the following eight non-life threatening conditions. This benefit can be paid once for each condition.</p> <ul style="list-style-type: none"> • Coronary Angioplasty • Ductal Breast Cancer • Early Prostate Cancer • Gastrointestinal Stromal Tumours (AJCC Stage 1) • Grade 1 Neuroendocrine Tumours (Carcinoid) • Papillary or Follicular Thyroid Cancer Stage T1 • Rai Stage 0 Chronic Lymphocytic Leukemia (CLL) • Superficial Malignant Melanoma 	
Plan types/issue ages	<ul style="list-style-type: none"> • 10 year renewable to age 75 (ages 18 - 65) • Level to age 75 (ages 18 - 64) • Level to age 100 coverage for life (ages 18 - 65) • 20 Pay coverage to age 75 (ages 18 - 54) • 20 Pay coverage for life (ages 18 - 65) 	

Availability	<ul style="list-style-type: none"> • Single life • Available as a rider on Equation Generation IV universal life, Equimax participating whole life, and term life insurance plans <p>NOTE: 20 Pay EquiLiving is not available on term life insurance plans.</p>				
Change privilege	<p>Gives your client the option to change from one plan type to another without evidence of insurability.</p> <ul style="list-style-type: none"> • T10 can be changed to any level pay plan including 20 Pay • T75 can be changed to any 20 Pay plan • T100 can be changed to 20 Pay coverage for life <p>The age at which changes can be made from one plan to another depends on the plan your client is changing to.</p> <p>Up to the policy anniversary nearest the insured's 60th birthday for change to:</p> <ul style="list-style-type: none"> • level to age 75 • level to age 100 • 20 Pay coverage for life <p>Up to the policy anniversary nearest the insured's 54th birthday for change to:</p> <ul style="list-style-type: none"> • 20 Pay coverage to age 75. 				
Expiry	Age 75 or life, depending on plan type.				
Sum insured	Minimum: \$10,000 Maximum: \$2,000,000.				
Rate bands	<table> <tr> <td>\$10,000 - \$49,999</td> <td>\$100,000 - \$249,999</td> </tr> <tr> <td>\$50,000 - \$99,999</td> <td>\$250,000 +</td> </tr> </table>	\$10,000 - \$49,999	\$100,000 - \$249,999	\$50,000 - \$99,999	\$250,000 +
\$10,000 - \$49,999	\$100,000 - \$249,999				
\$50,000 - \$99,999	\$250,000 +				
Admin/policy fees	\$50 per year / \$4.50 per month.				
Optional riders	<ul style="list-style-type: none"> • Waiver of Premium (Insured Disability) • Waiver of Premium (Owner/Payor's Disability) • Return of premiums at expiry rider (10 year renewable to age 75) • Return of premiums on death rider • Return of premiums at surrender/expiry rider (level to age 75 & 20 Pay coverage to age 75)*) • Return of premiums at surrender rider (level to age 100 & 20 Pay coverage for life)* • Term life insurance riders 				
Built-in features	<ul style="list-style-type: none"> • Change privilege on 10 year renewable, Level to age 75 and Level to age 100 plans • Guaranteed premiums 				
EZcomplete® online application	<ul style="list-style-type: none"> • Use it for in person or non-face-to-face meetings • EZcomplete easily guides you through only the required sections of the application • It includes functionality that allows your clients to sign the application using their own electronic device • Login to EquiNet® and click on the EZcomplete icon on the menu bar 				

* Upon surrender on the 15th policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20th policy anniversary. Some limitations apply.

® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.